

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert Steven Burn
Debtor

Case No. 20-01436-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 16, 2025

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip ID	Recipient Name and Address
db	+ Robert Steven Burn, 105 Lexington Rd, York, PA 17402-4806
5325036	+ Navistar Capital / BMO Financial Group, BMO Harris Bank NA, PO Box 71810, Chicago, IL 60694-1810
5325037	+ Rock Lease Administration, c/o Rock Real Estate, LLC, 221 W. Philadelphia St , Suite 19, York, PA 17401-2992
5325044	+ Yorktowne 401 Leasing, L.P., 401 East Locust St. suite 10, Dallastown, PA 17313-1935
5325043	+ Yorktowne 401 Leasing, L.P., Warehouse owner, 1010 Kendale Rd, Red Lion, PA 17356-9571

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Apr 16 2025 18:51:00	Firstmark Services, PO Box 82522, Lincoln, NE 68501
cr	+ EDI: PRA.COM	Apr 16 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Apr 16 2025 19:00:35	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, RALEIGH, NC 27605-1000
5325029	+ EDI: TSYS2	Apr 16 2025 22:45:00	Barclay Bank, Po Box 8803, Wilmington, DE 19899-8803
5326214	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2025 18:51:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
5325030	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2025 18:51:00	Citizens One, Po Box 42033, Providence, RI 02940
5325032	EDI: DISCOVER	Apr 16 2025 22:44:00	Discover, PO BOX 15316, Wilmington, DE 19850
5325031	EDI: PENNDEPTREV	Apr 16 2025 22:45:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5326330	EDI: DISCOVER	Apr 16 2025 22:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5325909	+ EDI: DISCOVERSL.COM	Apr 16 2025 22:45:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
5675368	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Apr 16 2025 18:51:00	OSLT, c/o Firstmark Services, PO Box 82522, Lincoln, NE 68501
5675369	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Apr 16 2025 18:51:00	OSLT, c/o Firstmark Services, PO Box 82522, Lincoln, NE 68501, OSLT, c/o Firstmark Services
5325033	EDI: IRS.COM	Apr 16 2025 22:45:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346

5325034	+ EDI: JPMORGANCHASE	Apr 16 2025 22:44:00	JP MORGAN Chase Bank, Po Box 15369, Wilmington, DE 19850-5369
5328820	+ Email/Text: RASEBN@raslg.com	Apr 16 2025 18:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5325846	+ Email/Text: unger@members1st.org	Apr 16 2025 18:51:00	Member's 1st FCU, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5325035	+ Email/Text: bankruptcy@rosenberg-assoc.com	Apr 16 2025 18:51:00	Mr. Cooper Mortgage, c/o Rosenberg and Associates, 4340 East West Highway, Suite 600, Bethesda, MD 20814-4411
5332590	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 18:51:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5338347	EDI: PRA.COM	Apr 16 2025 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5341112	Email/Text: BKRMailOps@weltman.com	Apr 16 2025 18:51:00	Solar Mosaic, Inc., c/o Weltman, Weinberg & Reis Co., LPA, PO Box 93784, Cleveland, OH 44101-5784
5325039	+ EDI: SYNC	Apr 16 2025 22:44:00	Syncb/ Car care, Po Box 965036, Orlando, FL 32896-5036
5325040	+ EDI: SYNC	Apr 16 2025 22:44:00	Syncb/ Sams Club, Po Box 965005, Orlando, FL 32896-5005
5325441	^ MEBN	Apr 16 2025 18:47:46	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5325041	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Apr 16 2025 19:01:18	Wells Fargo, Po Box 17900, Denver, CO 80217-0900
5327035	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Apr 16 2025 19:01:19	Wells Fargo Bank N.A., dba Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
5325042	+ Email/Text: kcm@yatb.com	Apr 16 2025 18:51:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5325038	##+	Solar Mosaic, 300 Lakeside Dr, 24th Floor, Oakland, CA 94612-3572

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Robert Steven Burn dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
Robert Patrick Wendt	on behalf of Creditor NATIONSTAR MORTGAGE LLC LeopoldAssociatesPAX6428@projects.filevine.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
TOTAL: 7	

Information to identify the case:

Debtor 1

Robert Steven Burn

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6997

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01436-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Steven Burn

4/16/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.